

<i>SERFF Tracking Number:</i>	<i>NALH-127132673</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>North American Company for Life and Health Insurance</i>	<i>State Tracking Number:</i>	<i>48539</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>A10 Annuities - Other</i>	<i>Sub-TOI:</i>	<i>A10.000 Annuities - Other</i>
<i>Product Name:</i>	<i>AE524A GMWB Joint Payout</i>		
<i>Project Name/Number:</i>	<i>AE524A GMWB Joint Payout/AE524A</i>		

Filing at a Glance

Company: North American Company for Life and Health Insurance

Product Name: AE524A GMWB Joint Payout SERFF Tr Num: NALH-127132673 State: Arkansas

TOI: A10 Annuities - Other SERFF Status: Closed-Approved- State Tr Num: 48539
Closed

Sub-TOI: A10.000 Annuities - Other Co Tr Num: State Status: Approved-Closed

Filing Type: Form Reviewer(s): Linda Bird
Disposition Date: 04/21/2011

Authors: Laurie Christensen,
Deanna Hoffman, Stacy Reece,
Chris Cairns, Amy Peterson

Date Submitted: 04/19/2011 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval Implementation Date:
State Filing Description:

General Information

Project Name: AE524A GMWB Joint Payout

Project Number: AE524A

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 04/21/2011

State Status Changed: 04/21/2011

Deemer Date:

Created By: Stacy Reece

Submitted By: Stacy Reece

Corresponding Filing Tracking Number:

Filing Description:

RE: NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE

NAIC #431-66974 FEIN #36-2428931

AE524A – Guaranteed Minimum Withdrawal Benefit (GMWB) Endorsement

We are filing the above endorsement for your review and consideration for approval. This is a new form and will not replace any form currently on file with your department. The form is laser printed and we reserve the right to change

SERFF Tracking Number: NALH-127132673 State: Arkansas
 Filing Company: North American Company for Life and Health State Tracking Number: 48539
 Insurance
 Company Tracking Number:
 TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other
 Product Name: AE524A GMWB Joint Payout
 Project Name/Number: AE524A GMWB Joint Payout/AE524A

fonts and layouts. No part of this filing contains unusual or possibly controversial items from normal Company or industry standards. Furthermore, North American Company assures you that this filing meets the provisions of Rule & Regulation 19, Regulation 49, and Arkansas Code Ann.23-79-138.

Endorsement Form AE524A provides the client the ability to add a Joint Covered Person, which must be a spouse, for the purpose of Joint Payouts on the GMWB Rider they have elected. This form will be provided at the time the client elects to start withdrawals and endorses language of the existing rider AE513A, or applicable state variation.

Company and Contact

Filing Contact Information

Stacy Reece, Product Analyst sreece@mnlife.com
 4601 Westown Parkway, Suite 300 515-440-5536 [Phone]
 West Des Moines, IA 50266 515-440-5599 [FAX]

Filing Company Information

North American Company for Life and Health CoCode: 66974 State of Domicile: Iowa
 Insurance
 Principal Office: 4601 Westown Parkway - Group Code: 431 Company Type: Life and Annuity
 Suite 300
 West Des Moines, IA 50266 Group Name: State ID Number:
 (800) 800-3656 ext. [Phone] FEIN Number: 36-2428931

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
North American Company for Life and Health Insurance	\$50.00	04/19/2011	46746750

State: *Arkansas*

Filing Company: *North American Company for Life and Health* *State Tracking Number:* *48539*
Insurance

Company Tracking Number:

TOI: A10 Annuities - Other

Sub-TOI: *A10.000 Annuities - Other*

Product Name: AE524A GMWB Joint Payout

Project Name/Number: AE524A GMWB Joint Payout/AE524A

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	04/21/2011	04/21/2011

State: Arkansas

State Tracking Number: 48539

Company Tracking Number:

Sub-TOI: *A10.000 Annuities - Other*

Product Name: AE524A GMWB Joint Payout

Project Name/Number: AE524A GMWB Joint Payout/AE524A

Disposition

Disposition Date: 04/21/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: NALH-127132673 State: Arkansas
Filing Company: North American Company for Life and Health State Tracking Number: 48539
Insurance

Company Tracking Number:

TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other

Product Name: AE524A GMWB Joint Payout

Project Name/Number: AE524A GMWB Joint Payout/AE524A

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Readability Certification		Yes
Form	GMWB Endorsement		Yes

SERFF Tracking Number: NALH-127132673 State: Arkansas

Filing Company: North American Company for Life and Health State Tracking Number: 48539

Insurance

Company Tracking Number:

TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other

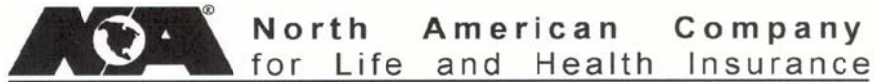
Product Name: AE524A GMWB Joint Payout

Project Name/Number: AE524A GMWB Joint Payout/AE524A

Form Schedule

Lead Form Number: AE524A

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	AE524A	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		50.000	NA GMWB Endorsement FINAL 04.19.11.pdf



4350 Westown Parkway, West Des Moines, IA 50266
A Stock Company
Annuity Service Center: P.O. Box 79905, Des Moines, Iowa 50325

Guaranteed Minimum Withdrawal Benefit (GMWB) Endorsement

This Endorsement forms a part of the Annuity Contract to which it is attached and is subject to all of the provisions of that Contract, except as otherwise stated herein. In the case of a conflict with any provision in the Contract, the provisions of this Endorsement will control. This Endorsement will be effective upon election of Lifetime Payment Amounts under the GMWB Rider.

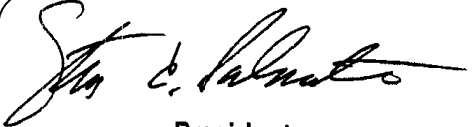
The definition of "Covered Person" in the GMWB Rider is amended by adding the following:


In the case of a single Annuitant, where the Annuitant and the Annuitant's Spouse are elected for purposes of a Joint Payout for this Rider, they shall be considered joint Covered Persons and all references in this Rider and/or the Rider Specifications Page shall mean the Annuitant and the Annuitant's Spouse as specified in the payout election form. The Lifetime Payment Amounts will be based on the lives of the joint Covered Persons as calculated by the age of the younger Covered Person.

All other provisions of the Annuity Contract remain the same.

TERMINATION

This Endorsement terminates upon termination of the Contract to which it is attached.


President


Secretary

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Product Name: AE524A GMWB Joint Payout
Project Name/Number: AE524A GMWB Joint Payout/AE524A

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification		
Comments:	See form below		
		Item Status:	Status Date:
Satisfied - Item:	Application		
Comments:	The application for Fixed Annuity Contracts that is currently filed and approved in AR is 11292Z approved 10/19/2007		
		Item Status:	Status Date:
Satisfied - Item:	Readability Certification		
Comments:			
Attachment:	ReadabilityCert_04.19.11.pdf		

CERTIFICATE OF READABILITY
North American Company for Life and Health Insurance

Name of Company

This is to certify that the forms listed below are in compliance with state readability requirements.

A. Option Selected

- ☐ 1. Policy and its related forms are scored for the Flesch reading ease test as one unit and the combined score is listed below.
- ☒ 2. Policy and its related forms are scored separately for the Flesch reading ease test.
Scores for the policy and each form are indicated below:
3. Form and Form Numbers to which Certification is Applicable:

Form

Guaranteed Minimum Withdrawal Benefit (GMWB) Endorsement

Form Number

AE524A

Flesch Score

50.0

Test Option Selected

- ☒ 1. Test was applied to entire policy form(s).
- ☐ 2. Test was applied on sample basis. Form(s) contain(s) more than 10,000 words. Copy of form(s) enclosed indicating word samples tested.

C. Standards for Certification

A checked block indicates the standard has been achieved:

- ☒ 1. The policy text achieves a minimum score of 45 on the Flesch reading ease test in accordance with the option chosen in Section A above.
- ☒ 2. It is printed in not less than ten point type, one point leaded. (This does not apply to specification pages, schedules and tables.)
- ☒ 3. The layout and spacing of the policy separate the paragraphs from each other and from the border of the paper.
- ☒ 4. The section titles are captioned in bold face type or otherwise stand out significantly from the text.
- ☒ 5. Unnecessarily long, complicated or obscure words, sentences, paragraphs or constructions are not used in the policy.
- ☒ 6. The style, arrangement and overall appearance of the policy give no undue prominence to any portion of the policy or to any endorsements or riders.
- ☐ 7. A table of contents or an index of the principle sections is included in the policy. (This applies only if the policy has more than 3,000 words or consists of more than 3 pages.)

This certification must be signed by an officer of the insurer.

Signature  _____

Mike Yanacheak

Officer's Name

Date 4/19/2011

2nd Vice President, Product Development

Officer's Title